

Information to identify the case:

Debtor 1	Gehan G Awad	Social Security number or ITIN	xxx-xx-0865
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Sameh Hanna	Social Security number or ITIN	xxx-xx-0375
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-23296-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gehan G Awad

Sameh Hanna

10/5/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Gehan G Awad
 Sameh Hanna
 Debtors

Case No. 18-23296-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 3
 Total Noticed: 41

Date Rcvd: Oct 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2018.

db/jdb +Gehan G Awad, Sameh Hanna, 18 Marcia Street, Parlin, NJ 08859-1759
 517627446 +Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 517627451 +Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
 517627453 +Citi, Po Box 6190, Sioux Falls, SD 57117-6190
 517627454 +County of Richmond Supreme Court, 26 Central Ave, Staten Island, NY 10301-2542
 517627457 +General Trading Co. Inc, 49 East Mt. Eden Avenue, Bronx, NY 10452-5806
 517627458 +Henry Luwisch, 3 Bushkill Drive, Livingston, NJ 07039-6103
 517627463 +Middlesex County Special Civil Part, P.O. Box 1146, New Brunswick, NJ 08903-1146
 517627466 +New Jersey Division of Taxation, P.O. Box 046, Trenton, NJ 08646-0046
 517627469 +Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
 517627472 +Roach & Murtha Attorneys at Law, P.C., 6901 Jericho Turnpike, Suite 101, Syosset, NY 11791-4459
 517627474 +Stuart R. Berg, P.C., 1205 Franklin Ave, Garden City, NY 11530-1682
 517627475 +Sunrise Credit Service, 260 Airport Plaza Blvd, Farmingdale, NY 11735-4021

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Oct 06 2018 00:03:25 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 06 2018 00:03:20 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517627444 EDI: HNDA.COM Oct 06 2018 03:33:00 American Honda Finance, 600 Kelly Way, Holyoke, MA 01040
 517627445 +EDI: AMEREXPR.COM Oct 06 2018 03:33:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
 517627447 EDI: BANKAMER.COM Oct 06 2018 03:33:00 Bankamerica, Po Box 982238, El Paso, TX 79998
 517627448 EDI: BANKAMER.COM Oct 06 2018 03:33:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
 517627449 EDI: CAPITALONE.COM Oct 06 2018 03:33:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238
 517627450 +EDI: CAPITALONE.COM Oct 06 2018 03:33:00 Capitalone, 15000 Capital One Dr, Richmond, VA 23238-1119
 517627452 +EDI: CHASE.COM Oct 06 2018 03:33:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 517627455 +EDI: CCS.COM Oct 06 2018 03:33:00 Credit Collection Serv, 725 Canton St, Norwood, MA 02062-2679
 517627456 +EDI: TSYS2.COM Oct 06 2018 03:33:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 517627460 EDI: IRS.COM Oct 06 2018 03:33:00 Internal Revenue Service, 44 South Clinton Ave., Trenton, NJ 08601
 517627462 +E-mail/Text: bknotificationdistribution@jhcapiatlgrou.com Oct 06 2018 00:04:52 Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
 517627464 +EDI: MID8.COM Oct 06 2018 03:33:00 Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
 517627465 +EDI: MID8.COM Oct 06 2018 03:33:00 Midland Funding LLC, PO Box 939069, San Diego, CA 92193-9069
 517627467 +E-mail/Text: bankruptcy@onlineis.com Oct 06 2018 00:04:06 Online Collections, Po Box 1489, Winterville, NC 28590-1489
 517627468 +EDI: PRA.COM Oct 06 2018 03:33:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
 517627470 +E-mail/Text: bankruptcyteam@quickenloans.com Oct 06 2018 00:03:53 Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
 517627471 EDI: RMCB.COM Oct 06 2018 03:33:00 RMCB, PO Box 1235, Elmsford, NY 10523-0935
 517627473 +EDI: SEARS.COM Oct 06 2018 03:33:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189
 517627476 +EDI: RMSC.COM Oct 06 2018 03:33:00 SynCB/toysrus, Po Box 965005, Orlando, FL 32896-5005
 517627477 +EDI: RMSC.COM Oct 06 2018 03:33:00 SynCB/walmart, Po Box 965024, Orlando, FL 32896-5024
 517627478 +EDI: RMSC.COM Oct 06 2018 03:33:00 SynCB/walmart Dc, Po Box 965024, Orlando, FL 32896-5024
 517628378 +EDI: RMSC.COM Oct 06 2018 03:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517627479 EDI: TDBANKNORTH.COM Oct 06 2018 03:33:00 TD Bank, 1701 Route 70 East, Cherry Hill, NJ 08034
 517627480 +EDI: VERIZONCOMB.COM Oct 06 2018 03:33:00 Verizon, Po Box 650584, Dallas, TX 75265-0584
 517627481 +EDI: VERIZONCOMB.COM Oct 06 2018 03:33:00 Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051
 517627482 +E-mail/Text: vci.bkcy@vwcredit.com Oct 06 2018 00:03:37 Vw Credit Inc, 1401 Franklin Blvd, Libertyville, IL 60048-4460

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 41

Date Rcvd: Oct 05, 2018

517634753* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, 600 Kelly Way, Holyoke, MA 01040)
517634754* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
517634755* +Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
517634756* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bankamerica, Po Box 982238, El Paso, TX 79998)
517634757* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)
517634758* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
517634759* +Capitalone, 15000 Capital One Dr, Richmond, VA 23238-1119
517634760* +Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
517634761* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
517634762* +Citi, Po Box 6190, Sioux Falls, SD 57117-6190
517634763* +County of Richmond Supreme Court, 26 Central Ave, Staten Island, NY 10301-2542
517634764* +Credit Collection Serv, 725 Canton St, Norwood, MA 02062-2679
517634765* +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
517634766* +General Trading Co. Inc, 49 East Mt. Eden Avenue, Bronx, NY 10452-5806
517634767* +Henry Luwisch, 3 Bushkill Drive, Livingston, NJ 07039-6103
517634769* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, 44 South Clinton Ave.,
Trenton, NJ 08601)
517627461* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, P.O. Box 9052, Andover, MA 01810)
517634770* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, P.O. Box 9052, Andover, MA 01810)
517627459* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
517634768* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
517634771* +Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
517634772* +Middlesex County Special Civil Part, P.O. Box 1146, New Brunswick, NJ 08903-1146
517634773* +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
517634774* +Midland Funding LLC, PO Box 939069, San Diego, CA 92193-9069
517634775* +New Jersey Division of Taxation, P.O. Box 046, Trenton, NJ 08646-0046
517634776* +Online Collections, Po Box 1489, Winterville, NC 28590-1489
517634777* +Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
517634778* +Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
517634779* +Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
517634780* +RCMB, PO Box 1235, Elmsford, NY 10523-0935
517634781* +Roach & Murtha Attorneys at Law, P.C., 6901 Jericho Turnpike, Suite 101,
Syosset, NY 11791-4459
517634782* +Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189
517634783* +Stuart R. Berg, P.C., 1205 Franklin Ave, Garden City, NY 11530-1682
517634784* +Sunrise Credit Service, 260 Airport Plaza Blvd, Farmingdale, NY 11735-4021
517634785* +Syncb/toysrus, Po Box 965005, Orlando, FL 32896-5005
517634786* +Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
517634787* +Syncb/walmart Dc, Po Box 965024, Orlando, FL 32896-5024
517634788* ++TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299
(address filed with court: TD Bank, 1701 Route 70 East, Cherry Hill, NJ 08034)
517634789* +Verizon, Po Box 650584, Dallas, TX 75265-0584
517634790* +Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051
517634791* +Vw Credit Inc, 1401 Franklin Blvd, Libertyville, IL 60048-4460

TOTALS: 0, * 41, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

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Date Rcvd: Oct 05, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2018 at the address(es) listed below:

Daniel E. Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ep
iqsystems.com
Daniel E. Straffi on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ep
iqsystems.com
Denise E. Carlon on behalf of Creditor VW Credit, Inc. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor VW Credit, Inc. rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Yakov Rudikh on behalf of Joint Debtor Sameh Hanna yrudikh@gmail.com,
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com
Yakov Rudikh on behalf of Debtor Gehan G Awad yrudikh@gmail.com,
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com
TOTAL: 7